

Document Page 1 of 37
United States Bankruptcy Court
District of New Jersey

IN RE:

Case No. _____

Reyes, Marcelino A. & Reyes, RamonaChapter 7

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 299,300.00		
B - Personal Property	Yes	3	\$ 23,091.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		\$ 357,949.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		\$ 35,792.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 6,297.58
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 6,142.75
TOTAL		25	\$ 322,391.00	\$ 393,741.00	

Document Page 2 of 37
United States Bankruptcy Court
District of New Jersey

IN RE:

Case No. _____

Reyes, Marcelino A. & Reyes, RamonaChapter 7

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 6,297.58
Average Expenses (from Schedule J, Line 22)	\$ 6,142.75
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ 5,606.17

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 54,043.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 35,792.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 89,835.00

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
223 Globe Avenue, Union County, Union, New Jersey 07083 (Two Family Home). Property was purchased by Debtors on or about March 23, 2001 for \$210,000.00. The Debtors do not know the exact market value of their property and cannot afford the \$500.00 certified appraisal fee at this time. The Debtors list the present value of their property based on a Comparative Market Analysis of comparables of properties recently sold in the neighborhood, dated May 30, 2015, which was prepared by broker/sales agent, Cecilia Olivero Weichert Realtors, 1307 Stuyvesant Avenue, Union, New Jersey 07083, Ph. No. (908) 687-4800 Fax No. (908) 687-6886. Property is secured and encumbered by a first mortgage held by Rushmore Loan Management Services, LLC, which totals approximately \$353,343.29. Debtors defaulted on the mortgage on or about July 2012; however, they will participate the U.S. Bankruptcy Court's Loss Mitigation Program with the intention of securing a mortgage modification.	Tenancy by the Entirety	J	299,300.00	353,343.00
TOTAL			299,300.00	

IN RE **Reyes, Marcelino A. & Reyes, Ramona**

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Debtors' Cash on Hand.	J	40.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		TD Bank, Union, NJ (Checking Account).	W	395.00
		TD Bank, Union, NJ (Savings Account).	W	140.00
		Valley National Bank, Maplewood, NJ (Savings Account).	H	100.00
		Wells Fargo Bank, Union, NJ (Checking Account).	J	100.00
		Wells Fargo Bank, Union, NJ (Savings Account).	J	25.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Debtors' Household Goods. No particular item exceeds \$575.00 in market value.	J	5,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Debtors' Clothing.	J	500.00
7. Furs and jewelry.		Debtors' Jewelry.	J	250.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Debtors' (Husband) cash surrender value in Whole Term Life Insurance Policy with New York Life Insurance Company. Value listed as of March 15, 2015.	H	3,570.00
		Debtors' (Wife) Term Life Insurance Policy with New York Life Insurance Company. To the best of Debtors' knowledge, at the present time this policy does not have a cash surrender component or option.	W	0.00
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

IN RE Reyes, Marcelino A. & Reyes, Ramona

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Chevrolet Astro Passenger Minivan 3Door vehicle (200,000 miles). Market value is based on Kelley Blue Book Online Valuation Service, taking into account vehicle's present physical, mechanical condition and mileage (As of June 2, 2015).	H	1,688.00
		2009 Toyota Tacoma Double Cab PreRunner Pickup 4Door 5Ft vehicle (156,000 miles). Market value is based on Kelley Blue Book Online Valuation Service, taking into account vehicle's present physical, mechanical condition and mileage (As of June 2, 2015). (Financed through Toyota Motor Credit Approx. amount owed as of petition filing date: \$4,606.00). The Debtor is	H	11,283.00

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<div> <div>26. Boats, motors, and accessories.</div> <div>27. Aircraft and accessories.</div> <div>28. Office equipment, furnishings, and supplies.</div> <div>29. Machinery, fixtures, equipment, and supplies used in business.</div> <div>30. Inventory.</div> <div>31. Animals.</div> <div>32. Crops - growing or harvested. Give particulars.</div> <div>33. Farming equipment and implements.</div> <div>34. Farm supplies, chemicals, and feed.</div> <div>35. Other personal property of any kind not already listed. Itemize.</div> </div>	<div>X</div> <div>X</div> <div>X</div> <div>X</div> <div>X</div> <div>X</div> <div>X</div> <div>X</div> <div>X</div>	<div> <div> <div>exempting what he is most likely to receive after a liquidation analysis: \$11,283.00 (Market Value) - \$1,128.30 (10% cost of sale) = \$10,154.70 - \$4,606.00 (Approx. payoff of secured loan held being financed through Toyota Motor Credit)= \$5,548.70 - \$1,387.18 (statutory Chapter 7 Trustee Administrative Fee set under 11 U.S.C. sec. 326(a)) = \$4,161.52.</div> </div> <div> <div>Debtor's husband's potential interest in a car accident case which occurred sometime in 2011. Debtor Husband's injuries are mostly soft tissue related, particulary in the lower back and neck. The Debtor is unaware of what potential net settlement or award, if any, will be after attorney's and medical expenses are deducted. Debtor's husband's personal injury attorney: Steven P. Haddad, P.C., 618 Newark Avenue, Suite 101, Jersey City, NJ 07306; Telephone no. (201) 798-3200 Fax no. (201) 798-3324.</div> <div>Debtor's spouse's potential loss of consortium claim arising from her husband's car accident which occurred sometime in 2011. Debtor's spouse's personal injury attorney: Steven P. Haddad, P.C., 618 Newark Avenue, Suite 101, Jersey City, NJ 07306; Telephone no. (201) 798-3200 Fax no. (201) 798-3324.</div> </div> </div>	<div>H</div> <div>W</div>	<div>unknown</div> <div>unknown</div>
TOTAL				23,091.00

© 1993-2013 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

IN RE **Reyes, Marcelino A. & Reyes, Ramona**

Case No. _____

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. *

- ☒ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Debtors' Cash on Hand.	11 USC § 522(d)(5)	40.00	40.00
TD Bank, Union, NJ (Checking Account).	11 USC § 522(d)(5)	395.00	395.00
TD Bank, Union, NJ (Savings Account).	11 USC § 522(d)(5)	140.00	140.00
Valley National Bank, Maplewood, NJ (Savings Account).	11 USC § 522(d)(5)	100.00	100.00
Wells Fargo Bank, Union, NJ (Checking Account).	11 USC § 522(d)(5)	100.00	100.00
Wells Fargo Bank, Union, NJ (Savings Account).	11 USC § 522(d)(5)	25.00	25.00
Debtors' Household Goods. No particular item exceeds \$575.00 in market value.	11 USC § 522(d)(3)	5,000.00	5,000.00
Debtors' Clothing.	11 USC § 522(d)(3)	500.00	500.00
Debtors' Jewelry.	11 USC § 522(d)(4)	250.00	250.00
Debtors' (Husband) cash surrender value in Whole Term Life Insurance Policy with New York Life Insurance Company. Value listed as of March 15, 2015.	11 USC § 522(d)(8)	3,570.00	3,570.00
2002 Chevrolet Astro Passenger Minivan 3Door vehicle (200,000 miles). Market value is based on Kelley Blue Book Online Valuation Service, taking into account vehicle's present physical, mechanical condition and mileage (As of June 2, 2015).	11 USC § 522(d)(5) 11 USC § 522(d)(5)	1,163.48 524.52	1,688.00
2009 Toyota Tacoma Double Cab PreRunner Pickup 4Door 5Ft vehicle (156,000 miles). Market value is based on Kelley Blue Book Online Valuation Service, taking into account vehicle's present physical, mechanical condition and mileage (As of June 2, 2015). (Financed through Toyota Motor Credit Approx. amount owed as of petition filing date: \$4,606.00). The Debtor is exempting what he is most likely to receive after a liquidation analysis: \$11,283.00 (Market Value) - \$1,128.30 (10% cost of sale) = \$10,154.70 - \$4,606.00 (Approx. payoff of secured loan held being financed through Toyota Motor Credit)= \$5,548.70 - \$1,387.18 (statutory Chapter 7 Trustee Administrative Fee set under 11 U.S.C. sec. 326(a)) = \$4,161.52.	11 USC § 522(d)(2) 11 USC § 522(d)(5)	3,675.00 486.52	11,283.00
Debtor's husband's potential interest in a car accident case which occurred sometime in 2011. Debtor Husband's injuries are mostly soft tissue related, particularly in the lower back and neck. The Debtor is unaware of what potential	11 USC § 522(d)(11)(D)	22,975.00	unknown

* Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<p>net settlement or award, if any, will be after attorney's and medical expenses are deducted. Debtor's husband's personal injury attorney: Steven P. Haddad, P.C., 618 Newark Avenue, Suite 101, Jersey City, NJ 07306; Telephone no. (201) 798-3200 Fax no. (201) 798-3324.</p> <p>Debtor's spouse's potential loss of consortium claim arising from her husband's car accident which occurred sometime in 2011. Debtor's spouse's personal injury attorney: Steven P. Haddad, P.C., 618 Newark Avenue, Suite 101, Jersey City, NJ 07306; Telephone no. (201) 798-3200 Fax no. (201) 798-3324.</p>	11 USC § 522(d)(11)(D)	22,975.00	unknown

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1391 Rushmore Loan Management Services, LLC Customer Service Department P.O. Box 55004 Irvine, CA 92619-5004	W	For claim allegedly assigned/sold from Carrington Mortgage Services on or about October 2014 for a first mortgage secured by Debtors' principal residence located at 223 Globe Avenue, Union, New Jersey 07083. Debtor incurred mortgage on or about November 2006. Debtor defaulted on mortgage on or about July 2012. Claim is subject of a foreclosure judgment in the legal matter entitled: "Christiana Trust, A Division of		X		353,343.00	54,043.00
ACCOUNT NO. 		Wilmington Savings Fund Society, FSB, As Trustee for Stanwich Mortgage Loan Trust, Series 2012-19 v. Ramona Reyes, et al., Docket No. F-030102-12, filed in the Superior Court of New Jersey, Chancery Division, General Equity Part, Union County.					
		VALUE \$ 299,300.00					
ACCOUNT NO. 3207 Toyota Motor Credit Corporation 5005 N. River Boulevard NE Cedar Rapids, IA 52411-6634	H	For a secured loan to finance a 2009 Toyota Tacoma vehicle on or about August 21, 2009. Debtor is current on his monthly vehicle payments and intends to retain this claim since the vehicle is his only source of transportation.		X		4,606.00	
		VALUE \$ 11,283.00					
ACCOUNT NO. 							
		VALUE \$					

0 continuation sheets attached	Subtotal (Total of this page)	\$ 357,949.00	\$ 54,043.00
	Total (Use only on last page)	\$ 357,949.00	\$ 54,043.00
	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)	

IN RE **Reyes, Marcelino A. & Reyes, Ramona**

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0741 Bank Of America PO Box 982238 El Paso, TX 79998-2238	J	For charges incurred with the Bank of America issued VISA credit card since November 6, 2003. Other account no. ending in 0400 (Wife).		X		2,487.00
ACCOUNT NO. 0741 Bank Of America PO Box 982235 El Paso, TX 79998-2235	J	Duplicate claim. Listed for informational and notice purposes only. Other account no. ending in 0400 (Wife).		X		0.00
ACCOUNT NO. 0741 Bank Of America 4161 Piedmont Parkway NC4-105-02-51 Greensboro, NC 27410	J	Duplicate claim. Listed for informational and notice purposes only. Other account no. ending in 0400 (Wife).		X		0.00
ACCOUNT NO. 0741 Bank Of America PO Box 982236 El Paso, TX 79998-2236	J	Duplicate claim. Listed for informational and notice purposes only. Other account no. ending in 0400 (Wife).		X		0.00
Subtotal (Total of this page)						\$ 2,487.00
Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

9 continuation sheets attached

IN RE **Reyes, Marcelino A. & Reyes, Ramona**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6509 Bank United FSB 7815 North West 148th Street Miami Lakes, FL 33016-1554	W	For a first mortgage secured by Debtors' principal residence located at 223 Globe Avenue, Union, New Jersey 07083. Debtor incurred mortgage on or about November 14, 2006. Debtor defaulted on mortgage on or about July 2012. Claim is subject of a foreclosure judgment in the legal matter entitled: "Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, As			X	0.00
ACCOUNT NO.		Trustee for Stanwich Mortgage Loan Trust, Series 2012-19 v. Ramona Reyes, et al., " Docket No. F-030102-12, filed in the Superior Court of New Jersey, Chancery Division, General Equity Part, Union County. Claim was allegedly assigned/transferred to Carrington Mortgage Services on or about January 2013.				
ACCOUNT NO. 6509 Bank United FSB 14817 Oak Lane Miami Lakes, FL 33016	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO.	W	Listed for informational and notice purposes only. For services provided to the Debtor (Wife) in connection with obtaining a loan modification with Cabanillas & Associates, P.C. Debtor has a potential counterclaim for fees obtained by Cabanillas & Associates, P.C.			X	0.00
ACCOUNT NO. 1608 Caine & Weiner 15025 Oxnard Street, Suite 100 Van Nuys, CA 91411	H	For collection efforts on behalf of Tiger Natural Gas, Inc. since August 26, 2014 for past due gas charges incurred by Debtor.			X	0.00
ACCOUNT NO. 1608 Caine & Weiner P.O. Box 5010 Woodland Hills, CA 91365	H	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 1608 Caine & Weiner 21210 Erwin Street Woodland Hills, CA 91367-3714	H	Duplicate claim. Listed for informational and notice purposes only.			X	0.00

Sheet no. 1 of 9 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Reyes, Marcelino A. & Reyes, Ramona**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9992 Capital One Bank USA NA PO Box 30281 Salt Lake City, UT 84130-0281	H	For charges incurred with the Capital One Bank USA issued MasterCard credit card since May 14, 2004.			X	4,270.00
ACCOUNT NO. 9992 Capital One Bank USA NA PO Box 30285 Salt Lake City, UT 84130-0285	H	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 9992 Capital One Bank USA NA 15000 Capital One Drive Richmond, VA 23238-1119	H	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 1799 Carrington Mortgage Services, LLC 1610 East Saint Andrew Place Santa Ana, CA 92705	W	For claim allegedly assigned/sold from Bank United, FSB on or about January 2014 for a first mortgage secured by Debtors' principal residence located at 223 Globe Avenue, Union, New Jersey 07083. Debtor incurred mortgage on or about November 2006. Debtor defaulted on mortgage on or about July 2012. Claim is subject of a foreclosure judgment in the legal matter entitled: "Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, As Trustee for Stanwich Mortgage Loan Trust, Series 2012-			X	0.00
ACCOUNT NO.		19 v. Ramona Reyes, et al.," Docket No. F-030102-12, filed in the Superior Court of New Jersey, Chancery Division, General Equity Part, Union County. Claim was allegedly assigned/transferred to Rushmore Loan Management Services, LLC on or about October 2014.				
ACCOUNT NO. 1799 Carrington Mortgage Services, LLC P.O. Box 54285 Irvine, CA 92619-4285	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 1799 Carrington Mortgage Services, LLC 10500 Kincaid Drive, Suite 400 Fishers, IN 46037	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00

Sheet no. 2 of 9 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **4,270.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0212 Christiana Trust Bank Div. Of Wilmington Savings Fund Society 500 Delaware Avenue Wilmington, DE 19801	W	Listed for informational and notice purposes only. Relating to the foreclosure judgment in the legal matter entitled: "Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, As Trustee for Stanwich Mortgage Loan Trust, Series 2012-19 v. Ramona Reyes, et al.," Docket No. F-030102-12, filed in the Superior Court of New Jersey, Chancery Division, General Equity Part, Union County.		X		0.00
ACCOUNT NO. 0212 Christiana Trust Bank Div. Of Wilmington Savings Fund Society 3801 Kennett Pike, Suite C200 Greenville, DE 19807	W	Duplicate claim. Listed for informational and notice purposes only.		X		0.00
ACCOUNT NO. 3848 Citibank C/O The Home Depot PO Box 6497 Sioux Falls, SD 57117-6497	H	For charges incurred with the Citibank issued The Home Depot charge card since April 18, 2002.		X		688.00
ACCOUNT NO. 3848 Citibank C/O The Home Depot P.O. Box 790328 St. Louis, MO 63179	H	Duplicate claim. Listed for informational and notice purposes only.		X		0.00
ACCOUNT NO. 3848 Citibank C/O The Home Depot PO Box 6500 Sioux Falls, SD 57117	H	Duplicate claim. Listed for informational and notice purposes only.		X		0.00
ACCOUNT NO. 0153 Citibank USA C/O Sears PO Box 6282 Sioux Falls, SD 57117-6282	W	For charges incurred with the Citibank USA issued SEARS charge card since June 23, 2000.		X		298.00
ACCOUNT NO. 0153 Citibank USA C/O Sears PO Box 6497 Sioux Falls, SD 57117-6497	W	Duplicate claim. Listed for informational and notice purposes only.		X		0.00

IN RE **Reyes, Marcelino A. & Reyes, Ramona**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0153 Citibank USA C/O Sears PO Box 6283 Sioux Falls, SD 57117	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 8940 Clinical Laboratories Management, Inc. 1323 Stuyvesant Avenue Union, NJ 07083	W	For pre-petition medical services provided to Debtor. Claim was placed for collection with Lazarus Financial Group on or about June 12, 2012.			X	199.00
ACCOUNT NO. 4899 Credit One Bank PO Box 98872 Las Vegas, NV 89193	H	For charges incurred with the Credit One Bank issued VISA credit card since April 4, 2014.			X	1,088.00
ACCOUNT NO. 4899 Credit One Bank PO Box 98873 Las Vegas, NV 89193	H	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 4899 Credit One Bank PO Box 98875 Las Vegas, NV 89193-8875	H	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 5130 Discover Financial Services PO Box 15316 Wilmington, DE 19850-5316	W	For charges incurred with the Discover credit card since March 18, 2001.			X	1,947.00
ACCOUNT NO. 5130 Discover Financial Services PO Box 30943 Salt Lake City, UT 84130	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00

Sheet no. 4 of 9 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **3,234.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Reyes, Marcelino A. & Reyes, Ramona**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5130 Discover Financial Services 6500 New Albany Road New Albany, OH 43054	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 538 First American Payment Systems 100 Throckmorton Street, Suite 1800 Fort Worth, TX 76102	H	For a deficiency business Line of Credit incurred by Debtor on or about November 2010. Claim was placed for collection on or about February 2012. Other account no. 730. For a breach on an installment lease for a credit card machine incurred by Debtor on or about November 2010. Claim was placed for collection on or about February 2012.			X	0.00
ACCOUNT NO. 3944 JP Morgan Chase Bank, N.A. Portfolio Management Center P.O. Box 29550 AZ1-1004, 17th Floor Phoenix, AZ 85038	W	For an unsecured loan incurred by Debtor relating to R & R Grocery & Deli LLC a/k/a DAJ Deli Grocery LLC.			X	19,044.00
ACCOUNT NO. 3944 JP Morgan Chase Bank, N.A. 201 North Central Avenue AZ1-1004 Phoenix, AZ 85004	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 3944 JP Morgan Chase Bank, N.A. OH1-1188 340 S. Cleveland Avenue, Building 370 Westerville, OH 43081	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 8940 Lazarus Financial Group, Inc. P.O. Box 867045 Plano, TX 75086	W	For collection efforts on behalf of Clinical Laboratories Management, Inc. since June 12, 2012 for pre-petition medical services provided to Debtor (Wife).			X	0.00
ACCOUNT NO. 8940 Lazarus Financial Group, Inc. 5420 LBJ Freeway, Suite 577 Dallas, TX 75240	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00

Sheet no. 5 of 9 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **19,044.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Reyes, Marcelino A. & Reyes, Ramona**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8940 Lazarus Financial Group, Inc. 2301 North Central Expressway, Suite 250 Plano, TX 75075	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 2100 Macy's PO Box 8218 Mason, OH 45040	W	For charges incurred with the Macy's charge card since September 27, 2000.			X	106.00
ACCOUNT NO. 2100 Macy's PO Box 17759 Clearwater, FL 33762	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 2100 Macy's PO Box 8053 Mason, OH 45040	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 2100 Macy's 9111 Duke Drive Mason, OH 45040	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 2622 Pluese, Becker & Saltzman, LLC 20000 Horizon Way, Suite 900 Mount Laurel, NJ 08054-4318	W	For attorneys' fees and costs relating to prosecuting the foreclosure action entitled: "Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, As Trustee for Stanwich Mortgage Loan Trust, Series 2012-19 v. Ramona Reyes, et al.," Docket No. F-030102-12, filed in the Superior Court of New Jersey, Chancery Division, General Equity Part, Union County.			X	0.00
ACCOUNT NO. 1391 Rushmore Loan Management Services, LLC Customer Service Department P.O. Box 52708 Irvine, CA 92619	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00

Sheet no. 6 of 9 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **106.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Reyes, Marcelino A. & Reyes, Ramona**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1391 Rushmore Loan Management Services, LLC Customer Service Department 15480 Laguna Canyon Road Irvine, CA 92618	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 1391 Rushmore Loan Management Services, LLC Customer Service Department 7515 Irvine Center Drive Irvine, CA 92618	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 0212 Superior Court Of New Jersey Clerk's Office Foreclosures Unit PO Box 971 Trenton, NJ 08625	W	Listed for informational and notice purposes only. Relating to the foreclosure judgment in the legal matter entitled: "Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, As Trustee for Stanwich Mortgage Loan Trust, Series 2012-19 v. Ramona Reyes, et al.," Docket No. F-030102-12, filed in the Superior Court of New Jersey, Chancery Division, General Equity Part, Union County.				0.00
ACCOUNT NO. 0212 Superior Court Of New Jersey Chancery Division, General Equity-UNION 2 South Broad Street, 3rd Floor Elizabeth, NJ 07207	W	Listed for informational and notice purposes only. Relating to the foreclosure judgment in the legal matter entitled: "Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, As Trustee for Stanwich Mortgage Loan Trust, Series 2012-19 v. Ramona Reyes, et al.," Docket No. F-030102-12, filed in the Superior Court of New Jersey, Chancery Division, General Equity Part, Union County.				0.00
ACCOUNT NO. 2001 Synchrony Bank C/O JC Penney PO Box 965007 Orlando, FL 32896	W	For charges incurred with the Synchrony Bank issued JC Penney charge card since June 4, 2010.			X	76.00
ACCOUNT NO. 2001 Synchrony Bank C/O JC Penney PO Box 965009 Orlando, FL 32896	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 2001 Synchrony Bank C/O JC Penney PO Box 103104 Roswell, GA 30076	W	Duplicate claim. Listed for informational and notice purposes only.			X	0.00

Sheet no. 7 of 9 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **76.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Reyes, Marcelino A. & Reyes, Ramona**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5056 TD Bank USA A/K/A Target National Bank PO Box 673 Minneapolis, MN 55440	H	For charges incurred with the TB Bank USA issued Target VISA credit card since May 27, 2002.			X	755.00
ACCOUNT NO. 5056 TD Bank USA A/K/A Target National Bank 3701 Wayzata Boulevard Minneapolis, MN 55416-3401	H	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 5056 TD Bank USA A/K/A Target National Bank PO Box 9745 Minneapolis, MN 55440	H	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 1608 Tiger Natural Gas, Inc. Corporate Headquarters 1422 East 71st Street, Suite J Tulsa, OK 74136	H	For past due gas charges incurred by Debtor. Claim was placed for collection with Caine & Weiner on or about August 26, 2014.			X	338.00
ACCOUNT NO. 1608 Tiger Natural Gas, Inc. 119 Rivercrest Drive Pittsburgh, PA 15108	H	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 1608 Tiger Natural Gas, Inc. 1431 Upland Avenue, Suite 200 Boulder, CO 80304	H	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 3060 Township Of Union Sewer Department 1976 Morris Avenue Union, NJ 07083	J	For past due 2014 sewer charges incurred by Debtors relating to their property located at 223 Globe Avenue, Union, NJ.			X	1,299.00

Sheet no. 8 of 9 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **2,392.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE **Reyes, Marcelino A. & Reyes, Ramona**

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3060 Township Of Union Sewer Department P.O. Box 3609 Union, NJ 07083	J	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 3207 Toyota Motor Credit Corporation Asset Protection Department P.O. Box 2958 Torrance, CA 90509-2958	H	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 3207 Toyota Motor Credit Corporation 4 Gatehall Drive Suite 350 Parsippany, NJ 07054	H	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 1712 U.S. Department Of Treasury Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	X J	For past due federal income tax liability for tax years 2007 and 2008 relating to Debtors' (Husband) former business, R AND R Partners, Inc. The taxes owed from tax years 2007 and 2008 are not classified as a priority tax claim under 11 U.S.C. sec. 507(a)(8) and are subject to discharge under 11 U.S.C sec. 727.			X	3,197.00
ACCOUNT NO. 1712 U.S. Department Of Treasury Internal Revenue Service PO Box 724 Springfield, NJ 07081-0724	X J	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 1712 U.S. Department Of Treasury Internal Revenue Service PO Box 21126 Philadelphia, PA 19114	X J	Duplicate claim. Listed for informational and notice purposes only.			X	0.00
ACCOUNT NO. 1440 Union County Sheriff's Office C/O Foreclosure Unit 10 Elizabethtown Plaza, 1st Floor Elizabeth, NJ 07207	W	Listed for informational and notice purposes only. Relating to the foreclosure judgment in the legal matter entitled: "Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, As Trustee for Stanwich Mortgage Loan Trust, Series 2012-19 v. Ramona Reyes, et al.," Docket No. F-030102-12, filed in the Superior Court of New Jersey, Chancery Division, General Equity Part, Union County.			X	0.00

Sheet no. 9 of 9 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **3,197.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)
Total
\$ **35,792.00**

(If known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Angelica Reyes Vurnaldo Rodriguez 223 Globe Avenue, 2nd Floor Union, NJ 07083	One year lease (from November 10, 2014 to October 10, 2015) for unit located at 223 Globe Avenue, Union, New Jersey.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
R & R Partners, Inc. F/K/A R & Z Grocery & Deli, Inc. 523-525 Stuyvesant Avenue Irvington, NJ 07111	U.S. Department Of Treasury Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346 U.S. Department Of Treasury Internal Revenue Service PO Box 724 Springfield, NJ 07081-0724 U.S. Department Of Treasury Internal Revenue Service PO Box 21126 Philadelphia, PA 19114

Fill in this information to identify your case:

Debtor 1 **Marcelino A. Reyes**
First Name Middle Name Last Name

Debtor 2 **Ramona Reyes**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number _____
(if known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☒ Employed
☐ Not employed

Occupation

Manager

Employer's name

Guajaca Mini Market, Inc.

Employer's address

724 Springfield Avenue
Number Street

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Cashier

Guajaca Mini Market, Inc.

724 Springfield Avenue
Number Street

Irvington, NJ 07111-0000

City State ZIP Code

Irvington, NJ 07111-0000

City State ZIP Code

How long employed there? 4 years

4 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2.

\$ 1,950.00

\$ 4,519.67

3. Estimate and list monthly overtime pay.

3.

+ \$ 0.00

+ \$ 0.00

4. Calculate gross income. Add line 2 + line 3.

4.

\$ 1,950.00

\$ 4,519.67

Debtor 1

Marcelino A. Reyes

First Name

Middle Name

Last Name

Case number (if known)

Copy line 4 here → 4. \$ 1,950.00 \$ 4,519.67**5. List all payroll deductions:**

5a. Tax, Medicare, and Social Security deductions	5a.	\$ <u>316.16</u>	\$ <u>955.93</u>
5b. Mandatory contributions for retirement plans	5b.	\$ <u>0.00</u>	\$ <u>0.00</u>
5c. Voluntary contributions for retirement plans	5c.	\$ <u>0.00</u>	\$ <u>0.00</u>
5d. Required repayments of retirement fund loans	5d.	\$ <u>0.00</u>	\$ <u>0.00</u>
5e. Insurance	5e.	\$ <u>0.00</u>	\$ <u>0.00</u>
5f. Domestic support obligations	5f.	\$ <u>0.00</u>	\$ <u>0.00</u>
5g. Union dues	5g.	\$ <u>0.00</u>	\$ <u>0.00</u>
5h. Other deductions. Specify: _____	5h.	+\$ <u>0.00</u>	+\$ <u>0.00</u>

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$ 316.16 \$ 955.937. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 1,633.84 \$ 3,563.74**8. List all other income regularly received:****8a. Net income from rental property and from operating a business, profession, or farm**

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 1,100.00 \$ 0.00**8b. Interest and dividends**8b. \$ 0.00 \$ 0.00**8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive**

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 0.00 \$ 0.00**8d. Unemployment compensation**8d. \$ 0.00 \$ 0.00**8e. Social Security**8e. \$ 0.00 \$ 0.00**8f. Other government assistance that you regularly receive**

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

\$ 0.00 \$ 0.00

Specify: _____

8f.

8g. Pension or retirement income8g. \$ 0.00 \$ 0.008h. Other monthly income. Specify: _____ 8h. +\$ 0.00 +\$ 0.009. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. 9. \$ 1,100.00 \$ 0.00**10. Calculate monthly income.** Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ 2,733.84 + \$ 3,563.74 = \$ 6,297.58**11. State all other regular contributions to the expenses that you list in Schedule J.**

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: _____ 11. + \$ 0.00**12. Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income.

Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12.

\$ 6,297.58

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?☒ No.☐ Yes. Explain:

None

Fill in this information to identify your case:

Debtor 1 Marcelino A. Reyes
First Name Middle Name Last Name

Debtor 2 Ramona Reyes
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of New Jersey

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

☐ No

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Daughter

19

☐ No
☒ Yes

☐ No
☐ Yes

☐ No
☐ Yes

☐ No
☐ Yes

☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 2,310.75

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

Debtor 1 **Marcelino A. Reyes**
 First Name Middle Name Last Name

Case number (if known) _____

Your expenses

5. **Additional mortgage payments for your residence**, such as home equity loans

5. \$ **0.00**

6. **Utilities:**

6a. Electricity, heat, natural gas

6a. \$ **300.00**

6b. Water, sewer, garbage collection

6b. \$ **250.00**

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ **345.00**

6d. Other. Specify: _____

6d. \$ **0.00**

7. **Food and housekeeping supplies**

7. \$ **700.00**

8. **Childcare and children's education costs**

8. \$ **0.00**

9. **Clothing, laundry, and dry cleaning**

9. \$ **180.00**

10. **Personal care products and services**

10. \$ **100.00**

11. **Medical and dental expenses**

11. \$ **250.00**

12. **Transportation.** Include gas, maintenance, bus or train fare.
Do not include car payments.

12. \$ **200.00**

13. **Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ **125.00**

14. **Charitable contributions and religious donations**

14. \$ **0.00**

15. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ **141.00**

15b. Health insurance

15b. \$ **156.00**

15c. Vehicle insurance

15c. \$ **400.00**

15d. Other insurance. Specify: _____

15d. \$ **0.00**

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.
Specify: _____

16. \$ **0.00**

17. **Installment or lease payments:**

17a. Car payments for Vehicle 1

17a. \$ **585.00**

17b. Car payments for Vehicle 2

17b. \$ **0.00**

17c. Other. Specify: _____

17c. \$ **0.00**

17d. Other. Specify: _____

17d. \$ **0.00**

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).**

18. \$ **0.00**

19. **Other payments you make to support others who do not live with you.**

Specify: _____

19. \$ **0.00**

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property

20a. \$ **0.00**

20b. Real estate taxes

20b. \$ **0.00**

20c. Property, homeowner's, or renter's insurance

20c. \$ **0.00**

20d. Maintenance, repair, and upkeep expenses

20d. \$ **0.00**

20e. Homeowner's association or condominium dues

20e. \$ **0.00**

Debtor 1

Marcelino A. Reyes

First Name

Middle Name

Last Name

Case number (if known)

21. **Other.** Specify: _____

21. **+\$** 0.00

22. **Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses.

22. **\$** 6,142.75

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. **\$** 6,297.58

23b. Copy your monthly expenses from line 22 above.

23b. **-\$** 6,142.75

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. **\$** 154.83

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

None

IN RE Reyes, Marcelino A. & Reyes, Ramona Case No. _____
Debtor(s) (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: June 3, 2015 Signature: /s/ Marcelino A. Reyes
Marcelino A. Reyes Debtor

Date: June 3, 2015 Signature: /s/ Ramona Reyes
Ramona Reyes (Joint Debtor, if any)
[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer _____ Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer _____ Date _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

IN RE:

Reyes, Marcelino A. & Reyes, Ramona

Debtor(s)

Case No. _____

Chapter 7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

☐ **None** State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
22,972.00 2014 U.S. Joint Income Tax Return.
39,414.00 2013 U.S. Joint Income Tax Return.

2. Income other than from employment or operation of business

☒ **None** State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

☒ **None** a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☐ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, As Trustee for Stanwich Mortgage Loan Trust, Series 2012-19 v. Ramona Reyes, et al., Docket No. F-030102-12.	Foreclosure.	Superior Court of New Jersey, Chancery Division, General Equity Part, Union County.	Judgment for Plaintiff.
Park Avenue v. Marcelino Reyes, Breach of Contract. Docket No. DC-001395-14 Judgment No. VJ-003026-14.		Superior Court of New Jersey, Law Division, Special Civil Part, Union County.	Warrant of Satisfaction filed on or about October 28, 2014.

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Roger Chavez, Esq. Law Offices Of Roger Chavez 744 Broad Street, Suite 1600 Newark, NJ 07102	5/27/2015	2,000.00
001 Debtoredu, LLC A/K/A 001 Debtorcc, Inc. 372 Summit Avenue Jersey City, NJ 07306	5/29/2015	10.00

For mandatory pre-bankruptcy credit counseling.

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Jose R. Checo Zarzuela C/O Guajaca Mini Market Corp. 724 Springfield Avenue Irvington, NJ 07111 Buyer	8/31/2011	Debtor's business, "DAJ Deli & Grocery, LLC located at 724 Springfield Avenue, Irvington, NJ 07111 \$50,000.00.

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL- SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
R & Z Grocery & Deli, Inc.	0100855498	523-525 Stuyvesant Avenue Irvington, NJ 07111-0000	Grocery & Deli Store.	7/2001-2006.
R & R Partners, Inc.	59-3791712	F/K/A R & Z Grocery & Deli, Inc. 523-525 Stuyvesant Avenue Irvington, NJ 07111-0000	Grocery & Deli Store.	1/1/2006-2008.
DAJ Deli & Grocery, LLC	0400136645	A/K/A R & R Grocery & Deli, LLC 724 Springfield Avenue Irvington, NJ 07111-0000	Grocery & Deli Store.	6/2006-7/2011.
R & R Supply Distributors, LLC	0400596274	223 Globe Avenue Union, NJ 07083-0000	Grocery Supply Distributing.	8/2013-Present. Business opened/never operated.

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☒ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within the **two years** immediately preceding the commencement of this case.

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **June 3, 2015** Signature /s/ **Marcelino A. Reyes**
of Debtor **Marcelino A. Reyes**

Date: **June 3, 2015** Signature /s/ **Ramona Reyes**
of Joint Debtor **Ramona Reyes**
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

IN RE:

Reyes, Marcelino A. & Reyes, Ramona

Debtor(s)

Case No. _____

Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
Property will be (<i>check one</i>): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (<i>check at least one</i>): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (<i>check one</i>): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (<i>check one</i>): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (<i>check at least one</i>): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (<i>check one</i>): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

PART B – Personal property subject to unexpired leases. (*All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.*)

Property No. 1		
Lessor's Name: Angelica Reyes	Describe Leased Property: One year lease (from November 10, 2014 to October 10, 2015) for	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

____ continuation sheets attached (*if any*)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: June 3, 2015

/s/ Marcelino A. Reyes

Signature of Debtor

/s/ Ramona Reyes

Signature of Joint Debtor

Fill in this information to identify your case:

Debtor 1 **Marcelino A. Reyes**
First Name Middle Name Last Name

Debtor 2 **Ramona Reyes**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **District of New Jersey**

Case number _____
(if known)

Check one box only as directed in this form and in Form 22A-1Supp:

- ☒ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 22A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 22A-1

Chapter 7 Statement of Your Current Monthly Income

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 22A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☒ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
- ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>1,950.00</u>	\$ <u>2,556.17</u>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ <u>0.00</u>	\$ <u>0.00</u>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ <u>0.00</u>	\$ <u>0.00</u>
5. Net income from operating a business, profession, or farm		
Gross receipts (before all deductions)	\$ <u>0.00</u>	
Ordinary and necessary operating expenses	– \$ <u>0.00</u>	
Net monthly income from a business, profession, or farm	\$ <u>0.00</u> Copy here ➔	\$ <u>0.00</u>
6. Net income from rental and other real property		
Gross receipts (before all deductions)	\$ <u>1,100.00</u>	
Ordinary and necessary operating expenses	– \$ <u>0.00</u>	
Net monthly income from rental or other real property	\$ <u>1,100.00</u> Copy here ➔	\$ <u>0.00</u>
7. Interest, dividends, and royalties	\$ <u>0.00</u>	\$ <u>0.00</u>

Debtor 1 **Marcelino A. Reyes**
 First Name Middle Name Last Name

Case number (if known) _____

Column A
Debtor 1

Column B
Debtor 2 or
non-filing spouse

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: _____

\$ **0.00**

\$ **0.00**

For you \$ **0.00**

For your spouse \$ **0.00**

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.

\$ **0.00**

\$ **0.00**

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. _____ \$ _____

10b. _____ \$ _____

10c. Total amounts from separate pages, if any.

\$ _____

\$ _____

\$ _____

\$ _____

+\$ **0.00**

+\$ **0.00**

11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ **3,050.00**

+

\$ **2,556.17**

=

\$ **5,606.17**

Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11 Copy line 11 here → 12a.

\$ **5,606.17**

Multiply by 12 (the number of months in a year).

x 12

12b. The result is your annual income for this part of the form.

12b.

\$ **67,274.04**

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

New Jersey

Fill in the number of people in your household.

3

Fill in the median family income for your state and size of household. 13.

\$ **90,863.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

14a. ☒ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 22A-2.* Go to Part 3 and fill out Form 22A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

/s/ Marcelino A. Reyes

Signature of Debtor 1

/s/ Ramona Reyes

Signature of Debtor 2

Date **June 3, 2015**
MM / DD / YYYY

Date **June 3, 2015**
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.